



Helping Montana consumers make informed decisions on homeowners insurance

MONTANA



2009

Homeowners,
Condominium and
Renters Insurance
Rate Comparison Guide



MONTANA STATE AUDITOR
Monica Lindeen

COMMISSIONER OF INSURANCE
COMMISSIONER OF SECURITIES

Protecting Montana's Consumers



State of Montana
State Auditor's Office

Monica Lindeen
Commissioner of Insurance and Securities



Dear Montana Consumer:

I am pleased to provide you with a copy of the 2009 Homeowners, Condominium and Renters Insurance Rate Comparison Guide. One of my goals as insurance commissioner is to help you be an informed buyer. It is my belief that an important factor in maintaining a healthy, competitive marketplace is providing consumers with the tools they need to compare insurance rates.

This guide gives you a general idea of rates available in Montana. For specific information, you must contact the individual insurance companies.

Comparison shopping takes time, but can save you money. I encourage you to put this guide to work for you. If you any questions or need additional assistance, please feel free to contact the Policyholder Services Division by phone or through our Web site at <http://sao.mt.gov>. Our toll-free number for outside of Helena area is 1-800-332-6148 and the number in Helena is 444-2040.

Sincerely,

A handwritten signature in blue ink, reading "Monica J. Lindeen".

Monica Lindeen

Montana State Auditor &
Insurance Commissioner

About this guide:

This guide compares how much Montana homeowners, renters, and condominium owners might pay for insurance coverage in nine geographic areas: Billings, Bozeman, Butte, Glendive, Great Falls, Helena, Kalispell, Missoula, and Scobey. For each area, a premium (cost) is calculated for in-city and rural residences. The rural premiums are based on a fire protection class code of 9, which is outside of the city limits. Twelve companies that sell the most homeowners insurance in Montana chose to participate in our survey.

If you find any terms, phrases or concepts confusing, we encourage you to read the ***Montana Consumer's Guide to Homeowners Insurance***, a very good companion to this guide.

How to use this guide:

The premium quotes from the insurance companies listed in this guide are:

- Based on the amount you pay every year, in which the full amount has been paid when your coverage begins.
- Based on three years of previous coverage.
- Based on owner occupied dwellings (with the exception of example 7.)
- Based on dwellings with no plumbing, wiring, or heating /cooling updates, with the exception of example 5.
- Based on structures of frame construction. Generally, companies offer discounts for masonry or fire resistive structures.
- Based on rates in effect as of January 1, 2009. If a company's rates have changed since then, these quotes may no longer be accurate. (**Please** keep in mind the premiums quoted are only examples. Your individual situation may include other factors that will be reflected in the premiums quoted to you.)
- Based on the assumption that previous insurance exists and that this is for new business and not a renewal.
- Based on the coverages explained in each example. For instance, flood and earthquake coverages are not included.

Coverage:

The examples in this guide contain the companies' specific coverages for the following policy types:

HO3 – refers to a standard homeowner policy that insures contents and structure for hazards that are named in the policy. It also provides medical and liability coverages.

HO4 – refers to a standard renter policy that covers contents only and also provides some medical and liability coverage.

HO6 – refers to the standard condominium unit owner's policy that covers contents, inner walls, medical, and liability coverages.

Insurers:

Not every insurer will offer you coverage, because different insurers have different requirements that must be met in order to become insured.

Lastly, if you have any questions or concerns regarding any type of insurance, please call our office at 1-800-332-6148. We would be glad to assist you.

How to use this guide:

Nine different insurance scenarios are outlined. Find the example that best matches your situation. Refer to the corresponding chart in the following pages and find your geographic region. The chart accompanying each example outlines the quotes received from insurers responding to our survey.

Example 1

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$225,000 and the owners want to purchase insurance for that amount. The owners have a Labrador retriever. There have been no claims in the last three years and the owners just replaced the composite roof last year.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 1 most closely matches your insurance situation, refer to example 1 chart for sample rate quotes.

Example 2

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$160,000 and the owners want to purchase insurance for that amount. The owners have a Labrador retriever. One year ago the composite roof was damaged due to a hailstorm and it was replaced by the carrier at a cost of \$8,000. There have been no other claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 2 most closely matches your insurance situation, refer to example 2 chart for sample rate quotes.

Example 3

These premiums apply to a single family, well maintained home, with a wood stove. This 5-year-old home has a replacement cost of \$275,000 and the owners want to purchase insurance for that amount. The owners have a miniature poodle. There have been no claims in the last three years and the original composite roof is in excellent shape.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 3 most closely matches your insurance situation, refer to example 3 chart for sample rate quotes.

Example 4

These premiums apply to single family, well maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$350,000 and the owners want to purchase \$150,000 of coverage. There have been no claims in the last three years. The original plumbing, wiring, and heating/cooling has not been replaced and the composite roof is ten years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 4 most closely matches your insurance situation, refer to example 4 chart for sample rate quotes.

Example 5

These premiums apply to single family, well maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$350,000 and the owners want to purchase insurance for that amount. There have been no claims in the last three years. The plumbing, wiring, and heating/cooling were updated two years ago, and the composite roof is two years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 5 most closely matches your insurance situation, refer to example 5 chart for sample rate quotes.

Example 6

These premiums apply to a well maintained condominium in a 10 unit complex built in 2000 without wood stoves. The contents are valued at \$80,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000 and Medical Payments \$1,000 per person. Coverage is on a replacement cost basis, all other coverages are rated according to an HO6 or comparable policy. Coverage for the structure and any improvements is not included.

If example 6 most closely matches your insurance situation, refer to example 6 chart for sample rate quotes.

Example 7

These premiums apply to a renter in a 2-story apartment complex with 15 units built in 1990 without wood stoves. The contents are valued at \$50,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000 and Medical Payments \$1,000 per person. Coverage is on a replacement cost basis, all other coverages are rated according to an HO4 or comparable policy.

If example 7 most closely matches your insurance situation, refer to example 7 chart for sample rate quotes.

Example 8

These premiums apply to a single family who owns a \$180,000 modular home, purchased for that amount with no wood stove. The home is 3 years old and is on a permanent foundation. The original composite roof is in good shape. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 8 most closely matches your insurance situation, refer to example 8 chart for sample rate quotes.

Example 9

These premiums apply to a single family, well maintained home, without a wood stove. This new home has a replacement cost of \$325,000 and the owners want to purchase insurance for that amount. Six months ago the original home was destroyed by fire and rebuilt.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 9 most closely matches your insurance situation, refer to example 9 chart for sample rate quotes.

The following pages outline the rate quotes from insurers responding to our survey and correspond to each example listed.

EXAMPLE 1

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$225,000 and the owners want to purchase insurance for that amount. The owners have a Labrador Retriever. There have been no claims in the last three years and the owners just replaced the composite roof last year.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	993	1386	663	879	661	879	1200	1596	831	1159	777	1082	674	938	666	929	1076	1429
Allstate Property&Casualty Ins. Co.	1490	1917	1010	1236	1068	1307	1368	1679	989	1267	1555	2003	1010	1236	1021	1307	1268	1555
American International Ins. Co.	1292	2157	1094	1820	1094	1820	1292	2157	1094	1820	1094	1820	1094	1820	1094	1820	1292	2157
Austin Mutual Ins. Co.	1270	1929	772	1172	772	1172	1270	1929	963	1463	772	1172	772	1172	772	1172	963	1463
Farmers Ins. Exchange	887	1144	810	1015	806	1012	1171	1376	711	968	758	1014	764	1021	612	869	1127	1132
Fire Ins.Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mnt West Farm Bur.Mut. Ins. Co	1091	1451	742	940	807	1022	1302	1649	893	1187	769	1022	807	1022	694	923	1171	1484
State Farm Fire and Casualty Co.	1825	1825	785	785	908	908	2473	2473	1213	1213	1101	1101	1159	1159	1050	1050	1917	1917
Travelers Home & Marine Ins.Co.	984	1278	515	658	597	754	923	1221	811	1062	795	1079	574	750	577	792	923	1220
Trinity Universal Ins. Co.	938	1196	597	746	597	746	1098	1372	725	924	725	924	627	800	662	844	1098	1372
United Services Auto Association	1688	1922	1911	2131	1911	2131	1715	1922	1842	2048	1852	2131	1892	2131	1892	2131	1715	1922
USAA Casualty Ins. Co.	1741	1971	1938	2154	1938	2154	1767	1971	1874	2075	1880	2154	1919	2154	1919	2154	1767	1971

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 2

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$160,000 and the owners want to purchase insurance for that amount. The owners have a Labrador Retriever. One year ago the composite roof was damaged due to a hailstorm and it was replaced by the carrier at a cost of \$8,000. There have been no other claims in the last three years

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	789	1101	527	700	527	699	953	1267	661	921	618	860	536	746	530	738	854	1136
Allstate Property&Casualty Ins. Co.	1304	1677	887	1083	938	1146	1199	1469	869	1111	1361	1751	887	1083	896	1146	1112	1361
American International Ins. Co.	942	1557	802	1319	802	1319	942	1557	802	1319	802	1319	802	1319	802	1319	942	1557
Austin Mutual Ins. Co.	932	1415	566	860	566	860	932	1415	707	1073	566	860	566	860	566	860	707	1073
Famrers Ins. Exchange	961	1213	865	1066	861	1063	1267	1469	764	1016	814	1066	821	1073	652	904	1220	1422
Fire Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mnt West Farm Bur.Mut. Ins. Co	804	1069	547	693	595	753	959	1215	658	875	566	753	595	753	512	680	863	1094
State Farm Fire and Casualty Co.	1444	1444	621	621	719	719	1956	1956	961	961	872	872	917	917	832	832	1517	1517
Travelers Home & Marine Ins.Co.	847	1121	459	593	525	670	819	1095	717	956	701	966	510	676	519	722	819	1098
Trinity Universal Ins. Co.	1087	1387	691	865	691	865	1273	1590	840	1070	840	1070	727	928	768	979	1273	1590
United Services Auto Association	1641	1866	1867	2080	1867	2080	1666	1866	1800	1998	1810	2080	1849	2080	1849	2080	1666	1866
USAA Casualty Ins. Co.	1692	1913	1893	2101	1893	2101	1716	1913	1830	2024	1836	2101	1876	2101	1876	2101	1716	1913

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 3

These premiums apply to a single family, well maintained home, with a wood stove. This 5-year-old home has a replacement cost of \$275,000 and the owners want to purchase insurance for that amount. The owners have a miniature poodle. There have been no claims in the last three years and the original composite roof is in excellent shape.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	1021	1425	682	905	681	904	1234	1641	854	1191	798	1113	965	693	685	954	1106	1470
Allstate Property&Casualty Ins. Co.	1585	2034	1082	1319	1143	1394	1458	1784	1060	1352	1654	2124	1082	1319	1093	1394	1352	1654
American International Ins. Co.	1381	2311	1168	1949	1168	1949	1381	2311	1168	1949	1168	1949	1168	1949	1168	1949	1381	2311
Austin Mutual Ins. Co.	1379	2094	858	1302	858	1302	1379	2094	1058	1607	858	1302	858	1302	858	1302	1058	1607
Farmers Ins.Exchange	854	1087	760	946	758	944	1119	1305	674	906	714	947	720	952	572	804	1083	1269
Fire Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mtn West Farm Bur. Mut. Ins. Co.	1132	1485	789	983	853	1064	1339	1680	937	1226	815	1064	853	1064	742	967	1211	1518
State Farm Fire and Casualty Co.	1914	1914	843	843	969	969	2580	2580	1284	1284	1169	1169	1228	1228	1117	1117	2009	2009
Travelers Home & Marine Ins.Co.	783	967	397	483	473	573	702	891	628	779	605	778	448	554	432	559	685	864
Trinity Universal Ins. Co.	997	1272	635	794	635	794	1167	1460	771	938	771	938	667	852	704	899	1167	1460
United Services Auto Association	1125	1238	1282	1390	1282	1390	1134	1238	1250	1343	1251	1390	1279	1390	1279	1390	1134	1238
USAA Casualty Ins. Co.	1161	1272	1301	1407	1301	1407	1169	1272	1272	1363	1270	1407	1299	1407	1299	1407	1169	1272

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 4

These premiums apply to a single family, well maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$350,000 and the owners want to purchase \$150,000 of coverage. There have been no claims in the last three years. The original plumbing, wiring, and heating/cooling have not been replaced and the composite roof is ten years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	1467	2053	974	1298	972	1295	1774	2366	1226	1714	1142	1600	990	1386	978	1370	1589	2118
Allstate Property&Casualty Ins. Co.	2055	2653	1385	1701	1466	1801	1886	2320	1356	1744	2146	2772	1385	1701	1400	1801	1746	2146
American International Ins. Co.	1968	3314	1658	2787	1658	2787	1968	3314	1658	2787	1658	2787	1658	2787	1658	2767	1968	3314
Austin Mutual Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Farmers Ins.Exchange	1003	1309	922	1167	918	1163	1318	1563	808	1114	860	1166	867	1173	701	1007	1271	1516
Fire Ins.Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mtn West Farm Bur. Mut. Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
State Farm Fire and Casualty Co.	1157	1157	493	493	571	571	1569	1569	765	765	695	695	731	731	662	662	1215	1215
Travelers Home & Marine Ins.Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trinity Universal Ins. Co.	790	1009	504	630	504	630	926	1158	611	778	611	778	529	675	559	713	926	1158
United Services Auto Association	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USAA Casualty Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 5

These premiums apply to a single family, well maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$350,000 and the owners want to purchase insurance for that amount. There have been no claims in the last three years. The plumbing, wiring, and heating/cooling were updated two years ago, and the composite roof is two years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	1379	1833	875	1163	874	1161	1587	2112	1099	1534	1025	1431	890	1241	879	1227	1422	1891
Allstate Property&Casualty Ins. Co.	2208	2591	1354	1662	1433	1759	1842	2266	1325	1704	2097	2707	1354	1662	1368	1759	1706	2097
American International Ins. Co.	1680	2824	1416	2376	1416	2376	1680	2824	1416	2376	1416	2376	1416	2376	1416	2376	1680	2824
Austin Mutual Ins. Co.	1807	2745	1099	1668	1099	1668	1807	2745	1371	2083	1099	1668	1099	1668	1099	1668	1371	2083
Farmers Ins.Exchange	1017	1275	904	1111	896	1102	1315	1522	794	1052	848	1106	857	1116	688	946	1282	1489
Fire Ins.Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mtn West Farm Bur. Mut. Ins. Co.	1694	2253	1152	1460	1253	1588	2022	2561	1386	1844	1194	1588	1253	1588	1078	1434	1819	2305
State Farm Fire and Casualty Co.	1968	1968	846	846	979	979	2665	2665	1308	1308	1188	1188	1249	1249	1134	1134	2067	2067
Travelers Home & Marine Ins. Co.	1374	1811	716	930	830	1063	1308	1750	1151	1530	1124	1546	806	1072	809	1132	1308	1751
Trinity Universal Ins. Co.	1313	1675	836	1045	836	1045	1537	1922	1014	1292	1014	1292	878	1121	927	1183	1537	1922
United Services Auto Association	2012	2360	2283	2609	2283	2609	2057	2360	2177	2494	2199	2609	2244	2609	2244	2609	2057	2360
USAA Casualty Ins. Co.	2072	2414	2312	2633	2312	2633	2116	2414	2212	2523	2230	2633	2274	2633	2274	2633	2116	2414

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 6

These premiums apply to a well maintained condominium in a 10 unit complex built in 2000 without wood stoves. The contents are valued at \$80,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person. Coverage is on a replacement cost basis, all other coverages are rated according to an HO6 or comparable policy. Coverage for the structure and any improvements is not included.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	279	382	235	319	249	341	277	381	275	377	257	349	251	343	257	351	282	387
Allstate Insurance Co.	408	560	352	459	352	459	428	560	408	560	408	560	352	459	333	459	428	560
American International Ins. Co.	464	694	428	637	428	637	464	694	428	637	428	637	428	637	428	637	464	694
Austin Mutual Ins. Co.	458	578	429	543	429	543	458	578	458	578	429	543	429	543	429	543	458	578
Farmers Ins.Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fire Ins.Exchange	306	364	286	315	311	343	289	318	281	340	293	323	276	329	286	340	329	363
Mtn West Farm Bur. Mut. Ins. Co.	337	363	343	370	343	370	337	363	343	370	343	370	343	370	343	370	337	363
State Farm Fire and Casualty Co.	481	481	358	358	358	358	507	507	422	422	422	422	358	358	358	358	481	481
Travelers Home & Marine Ins. Co.	454	554	252	300	292	346	415	519	372	456	360	421	277	336	274	344	406	505
Trinity Universal Ins. Co.	147	192	168	198	168	198	166	198	160	186	143	186	153	200	151	198	166	194
United Services Auto Association	257	260	354	357	354	357	254	260	349	344	350	357	360	357	360	357	254	260
USAA Casualty Ins. Co.	195	196	265	267	265	267	192	196	261	257	262	267	270	267	270	267	192	196

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 7

These premiums apply to a renter in a two-story apartment complex with 15 units built in 1990 without wood stoves. The contents are valued at \$50,000.

There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000 and Medical Payments \$1,000 per person. All other coverages are rated according to an HO4 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	243	347	199	281	213	302	242	343	243	347	219	312	214	306	221	314	246	350
Allstate Indemnity Co.	297	408	257	333	257	333	313	408	297	408	297	408	257	333	243	333	313	408
American International Ins. Co.	339	494	319	462	319	462	339	494	319	462	319	462	319	462	319	462	339	494
Austin Mutual Ins. Co.	327	413	308	390	308	390	327	413	327	413	308	390	308	390	308	390	327	413
Farmers Ins.Exchange	264	314	245	270	266	293	250	275	246	298	253	279	237	282	246	293	282	311
Fire Ins.Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mtn West Farm Bur. Mut. Ins. Co.	219	240	223	245	223	245	219	240	223	245	223	245	223	245	223	245	219	240
State Farm Fire and Casualty Co.	294	294	242	242	242	242	331	331	310	310	310	310	242	242	242	242	294	294
Travelers Home & Marine Ins. Co.	598	771	343	428	389	481	570	743	511	660	502	668	375	480	380	507	575	750
Trinity Universal Ins. Co.	122	159	133	156	133	156	122	159	120	156	120	156	122	159	122	159	135	159
United Services Auto Association	304	304	294	294	335	335	346	346	293	293	311	311	311	311	311	311	346	346
USAA Casualty Ins. Co.	291	291	282	282	321	321	331	331	281	281	298	298	298	298	298	298	331	331

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 8

These premiums apply to a single family who owns a \$180,000 modular home, purchased for that amount with no wood stove. The home is 3 years old and is on a permanent foundation. The original composite roof is in good shape. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	612	854	410	543	410	542	739	982	513	714	479	667	417	579	413	572	663	880
Allstate Property&Casualty Ins. Co.	1020	1307	698	850	737	898	939	1147	684	871	1064	1364	698	850	705	898	871	1064
American International Ins. Co.	912	1507	776	1272	776	1272	912	1507	776	1272	776	1272	776	1272	776	1272	912	1507
Austin Mutual Ins. Co.	886	1346	538	818	538	818	886	1346	673	1021	538	818	538	818	538	818	673	1021
Farmers Ins.Exchange	589	726	511	620	510	620	769	878	458	595	484	621	488	625	383	520	746	856
Fire Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mtn West Farm Bur. Mut. Ins. Co.	676	899	460	582	500	633	807	1022	553	736	476	633	500	633	430	572	726	919
State Farm Fire and Casualty Co.	1159	1159	499	499	577	577	1571	1571	770	770	700	700	737	737	1121	1121	2045	2045
Travelers Home & Marine Ins. Co.	526	649	273	338	327	395	484	612	432	537	410	527	314	387	306	392	467	588
Trinity Universal Ins. Co.	630	803	401	502	401	502	722	922	486	619	486	619	422	538	445	568	722	922
United Services Auto Association	782	867	899	981	899	981	789	867	874	946	876	981	896	981	896	981	789	867
USAA Casualty Ins. Co.	805	889	912	992	912	992	813	889	888	958	889	992	909	992	909	992	813	889

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 9

These premiums apply to a single family, well maintained home, without a wood stove. This new home has a replacement cost of \$325,000 and the owners want to purchase insurance for that amount. Six months ago the original home was destroyed by fire and rebuilt.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	1093	1524	729	968	728	966	1319	1756	914	1275	853	1190	740	1033	732	1020	1181	1572
Allstate Property&Casualty Ins. Co.	2002	2583	1350	1656	1429	1754	1837	2259	1321	1699	2090	2699	1350	1656	1364	1754	1700	2090
American International Ins. Co.	1724	2898	1455	2441	1455	2441	1724	2898	1455	2441	1455	2441	1455	2441	1455	2441	1724	2898
Austin Mutual Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Farmers Ins.Exchange	1322	1671	1163	1442	1161	1440	1727	2005	1036	1384	1095	1444	1103	1452	873	1221	1676	1955
Fire Ins.Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mtn West Farm Bur. Mut. Ins. Co.	1097	1459	746	945	811	1028	1309	1657	897	1193	773	1028	811	1028	698	928	1178	1492
State Farm Fire and Casualty Co.	2192	2192	911	911	1054	1054	2681	2681	1459	1459	1325	1325	1346	1346	1219	1219	2154	2154
Travelers Home & Marine Ins. Co.	1111	1460	575	769	689	876	1060	1414	952	1259	925	1263	673	887	671	930	1067	1422
Trinity Universal Ins. Co.	941	1200	599	750	599	750	1102	1378	727	927	727	927	630	803	665	849	1102	1378
United Services Auto Association	1015	1152	1196	1325	1196	1325	1030	1152	1151	1270	1160	1325	1186	1325	1186	1325	1030	1152
USAA Casualty Ins. Co.	1043	1177	1210	1336	1210	1336	1057	1177	1168	1284	1175	1336	1201	1336	1201	1336	1057	1177

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

CONSUMER CONTACTS FOR PARTICIPATING INSURANCE COMPANIES

ALLIED PROPERTY & CASUALTY INS. CO. Marsha Sharp 1100 Locust St Des Moines, IA 50391-0203 (800) 532-1436 ext 4272 www.alliedinsurance.com	FARMERS INS. EXCHANGE FIRE INSURANCE EXCHANGE 4680 Wilshire Blvd Los Angeles, CA 90010 (323)932-3776 www.farmers.com	UNITED SERVICES AUTO ASSOCIATION USAA P&C Sales and Service 9800 Fredericksburg Rd. San Antonio, TX 78288 (800)-531-8722 EXT 82579 www.usaa.com
ALLSTATE PROPERTY & CASUALTY CO. ALLSTATE IND & ALLSTATE INSURANCE Marisol Herrera 2775 Sanders Rd. Suite A5 Northbrook, IL 60062-6127 (847)-402-7351 www.allstate.com	MOUNTAIN WEST FARM BUREAU Contact a local agent 931 Boulder Dr Laramie, WY 82070 (307)745-4835 www.mwfbf.com	USAA CASUALTY INS. CO. USAA P&C Sales and Service 9800 Fredericksburg Rd. San Antonio, TX 78288 (800) 531-8080 www.usaa.com
AMERICAN INTERNATIONAL INS. CO. 9350 Waxie Way, 3rd floor San Diego, CA 92123 (866)304-5047 www.aigpcg.com	TRINITY UNIVERSAL Joel Abo 12926 Gran Bay Parkway W Jacksonville, FL 32258 (904)596-8452 www.eKemper.com	STATE FARM FIRE & CASUALTY CO Contact your local State Farm agent
AUSTIN MUTUAL INS. CO. Terrel Madsen 10 Second ST NE Ste 300 Minneapolis, MN 55413 (612)378-8600 www.austinmutual.com	TRAVELERS HOME & MARINE INS. CO. Glen Falls Business Center 333 Glen St Glen Falls, NY 12801 1-800-842-5075 www.travelers.com	

Technical Notes:

Some of the companies that participated in this survey have differences in determining the premiums, which we wish to include:

- ***American International Insurance Co.***

For all examples per liability limits at \$300,000 rather than \$100,000.

Minimum medical payments offered is \$10,000 rather than \$1,000.

- ***State Farm Fire and Casualty Co. –***

For all examples, additional discounts may apply – see your local State Farm Agent.

State Farm uses a subzone rating system that assigns one rate to an entire zip code. This subzone rating does not distinguish inside city limits versus outside city limits within the same zip code. Therefore, similar city and rural risks within the same zip code will have the same rate.

- ***United Services Automobile Association/ USAA Casualty Ins Co***

USAA group Property and Casualty products are generally available to active duty U.S. military personnel and their families, National Guard and Selected Reserve officers and enlisted personnel, and recently retired or separated military personnel.

For all examples per liability limits at \$300,000 rather than \$100,000.

Minimum medical payments offered is \$5,000 rather than \$1,000.

Compare Homeowners, Condominium and Renters Insurance Rates Online:

If you prefer, use the Montana State Auditor's website for quick and easy comparisons of auto and homeowner insurance rates.

Log onto the State Auditor's website at <http://sao.mt.gov>



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